



MORTGAGE SUBMISSION VOUCHER
PART II: PURCHASE SUBMITTAL AND LENDER CERTIFICATION

LENDER NAME: _____ LENDER LOAN NUMBER: _____

SHIPPING OFFICE ADDRESS: _____

SHIPPER CONTACT: _____ PHONE: () _____ FAX _____

CHFA MANIFEST NUMBER: _____ FHA/VA CASE NUMBER: _____

BORROWERNAME			CO-BORROWERNAME		
_____ (LAST)	_____ (FIRST)	_____ (INITIAL)	_____ (LAST)	_____ (FIRST)	_____ (INITIAL)

NEW PROPERTY ADDRESS: _____

BORROWER'S MAILING ADDRESS _____
(If different from property address, i.e. P.O. Box, Route, etc.)

NOTE AMOUNT: \$ _____ INTEREST RATE: _____ % FIXED: ☐ ARM: ☐

UNPAID BALANCE: \$ _____ P&I PYMT AMOUNT \$ _____ NEXT PYMT DUE DATE: _____

WILL LOAN BE SERVICED-RELEASED TO CHFA? ☐ Y ☐ N ****(IF YES, SEE DOCUMENTS REQUIRED AT REVERSE OF THIS FORM)**

WILL LOAN BE SERVICED-RELEASED TO A CHFA APPROVED LENDER? ☐ Y ☐ N IF YES, PROVIDE LENDER NAME AND SERVICING

OFFICE ADDRESS: _____

WILL LOAN BE SERVICED BY SUB-SERVICER? ☐ Y ☐ N IF YES, PLEASE PROVIDE NAME AND SERVICING OFFICE ADDRESS OF
SUBSERVICER _____

REQUIRED DOCUMENTS FOR PURCHASE

- 1. MSV PART II: PURCHASE SUBMITTAL AND LENDER CERTIFICATION (THIS FORM)
- 2. ORIGINAL PROMISSORY NOTE WITH ALL APPLICABLE ADDENDA/RIDERS
- 3. HUD 1 SETTLEMENT STATEMENT

LENDER'S CLOSING CERTIFICATIONS

The Lender has originated the CHFA loan. The Lender has received examined, and previously submitted to CHFA true and complete signed copies of the Borrower’s Affidavit, Seller’s Affidavit, and of all Borrower Federal income tax returns for the three (3) years period prior to (reservation date) or such other verification as required pursuant to CHFA Program requirements.

After reasonable investigation, the Lender hereby certifies that the following information is true and correct: the total purchase price of the home financed by this loan is in compliance with the CHFA Program requirements; the Borrower had no present ownership interest in a principal residence at any time during the three (3) years prior to (date of application) unless the home financed by this loan is located in a target area; and the Borrower’s gross annual income is in compliance with the CHFA Program requirements.

Based on reasonable investigation, the Lender is aware of no material change in the circumstances represented by the Lender to CHFA and upon which CHFA relied in issuing the CHFA reservation and loan approval to the Lender. All statements and certifications contained in the reservation and loan file remain true and correct.

Based on reasonable investigation, the Lender has no reason to believe that either the Borrowers or the Sellers of the home have made any negligent or fraudulent material misstatements in connection with the loan.

- The Lender certifies that:
- The appropriate Tax Exempt Financing Riders were attached and made a part of the promissory note and deed of trust and were executed and recorded appropriately where applicable for FHA insured or VA guaranteed loans;
 - the loan has been fully underwritten and approved, and meets the mortgage insurer’s underwriting guidelines; the Lender will submit an insurance loan package to the applicable mortgage insurer/guarantor and will obtain and retain the appropriate mortgage insurance certificate or loan guaranty certificate for the term of the loan;
 - the Borrower(s) did not pay more than a 1% origination fee, a \$350 application/processing fee and the usual and customary out of pocket expenses with respect to the loan;
 - the Lender has explained and the Borrower has reviewed and executed the Federal Recapture Notice;
 - the Borrower has obtained the required hazard insurance policies (hazard/flood/earthquake as applicable) with respect to the home and the Lender will ensure that the policies are keep in force for the term of the loan;
 - the Lender has established a monthly impound account for the Borrower(s) for the term of the loan for hazard insurance, mortgage insurance and real property taxes payments;
 - and the Lender has completed and/or satisfied all of the CHFA conditions of loan approval and other CHFA requirements.

The Lender hereby agrees that it will immediately forward to CHFA all information which it or any of its successors may receive during the life of the mortgage loan which tends to indicate that the Borrower(s) may have made a misrepresentation in applying for a loan, or that may affect the Borrower’s eligibility for a loan. The Lender hereby acknowledges that its failure to comply with the CHFA requirements or the certifications made in this statement will result in remedial action by CHFA as prescribed in the Program Manual and the CHFA Mortgage Purchase and Servicing Agreement (or Mortgage Purchase Agreement).

_____ (Signature of Authorized Representative)	_____ (Date)
_____ (Type Name and Title of Authorized Representative)	_____ (Phone)

FOR SERVICED-RELEASED LOANS TO CHFA ONLY

If the loan is to be serviced-released to CHFA upon purchase, please refer to the following Service-Release Procedures:

- A. Even though CHFA will purchase a loan based only on the receipt of an executed Note, the loan file must contain the following items, in addition to the Note:
 - 1. HUD 1, Settlement Statement; the recorded Deed of Trust and Corporation Assignment; and the Title Insurance Policy reflecting the California Housing Finance Agency as the insured.
 - 2. For FHA-insured loans, the Mortgage Credit Analysis Worksheet. For VA-guaranteed loans, the VA Loan Analysis Form 26-6393. For Conventionally-insured loans, the Uniform Underwriting summary or some other similar document showing the payment breakdown.
 - 3. Declaration of Insurance from the hazard/flood/earthquake insurance carrier.
 - 4. HUD Form 92080 for FHA-insured loans.
 - 5. If applicable, Buydown Agreement outlining terms of the agreement.
 - 6. For conventionally-insured loans, the certification of insurance. For FHA-insured and VA-guaranteed loans, upon receipt of the certificate, forward to CHFA, 1121 L Street, Suite 205, Sacramento, CA 95814.
- B. CHFA will deduct the escrow balance, buydown balance, and tax service fee from the purchase price. The service release fee is added to the purchase price.
- C. Do not set the loan up on a tax service contract. CHFA will set up the tax service contract after the loan is purchased.
- D. Payments received by the originating lender should be forwarded to CHFA immediately. Lender should bill CHFA for any disbursements made after the loan has been purchased. Billing should include a history of the account showing the transaction.
- E. The "Goodbye Letter" should be mailed to the borrower upon lender receiving funds from CHFA. The letter should include CHFA's payment processing address of P.O. Box 13819, Sacramento, CA 95853-3819.

The Loan Servicing Customer Servicer number is (800) 669-1079.

- F. CHFA should be named as the loss payee and the notification to the insurance company should include a statement that future premium notices should be sent to CHFA, 1121 L Street, Suite 205, Sacramento, CA 95814.